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To: Farak, Sonja (DPH)
Subject: GIC Fall News

Fiscal Year 2012 Budget Includes Expedited Entry for Municipalities into the GIC

To help communities across the Commonwealth with soaring health care costs, and to ensure that union members continue to have a say in their benefits, the Legislature passed and Governor Deval Patrick signed legislation that expedites entry for municipalities into the GIC as part of the Fiscal Year 2012 budget. The Municipal Health Reform legislation, Chapter 69 of the Acts of 2011, allows municipalities to make plan design changes locally or to transfer their employees and retirees into the GIC for coverage after a 30-day negotiation period with unions and a retiree representative. [Read more...](#)

Maximize Your Mental Health and Substance Abuse Benefits: *Tips for UniCare State Indemnity Plan and Tufts Health Plan Navigator Members*

Members of all of the UniCare State Indemnity plans and Tufts Health Plan Navigator and Spirit plans have their mental health and substance abuse benefits through United Behavioral Health (also known as OptumHealth or UBH). The GIC's other health plans use other mental health plan networks, including Harvard Pilgrim Health Plan, which also uses UBH, but under its own contract. When you or a covered family member need help for depression, stress, anxiety, substance abuse or another mental health service, using a UBH network provider helps you maximize your benefits and provides peace of mind. [Read more...](#)

EPO, PPO, HMO: The Alphabet Soup That Tells You How Your Health Plan Works

Health care lingo can be an alphabet soup of terminology. There is one set of terms that it is important to be familiar with so you know how your plan works – your health plan's type. Knowing the mechanics of your plan will help you navigate the complexities of health plan benefits and avoid unexpected and costly out-of-pocket charges. [Read more...](#)

Good News: Copays and Deductibles for Most Preventive Care Services are Eliminated

If you have an annual physical scheduled, be sure to let your doctor's office know that you cannot be charged a copay as of July 1, 2011. In-network preventive care services, such as mammograms, scheduled immunizations, certain contraceptive services, and routine physicals and OB/GYN visits are no longer subject to a copay or calendar year deductible. As part of federal health care reform, copays and deductibles are waived for preventive care services to help prevent disease and promote well being. [Read more...](#)

Keep in Mind...

Q) I am a state/municipal employee/retiree who may be getting divorced or legally separated. What do I need to do?

A) You must notify the GIC when you are legally separated or divorced by sending the GIC a letter with your name, GIC identification number (usually it is your Social Security Number), address, signature, and your divorced or legally separated spouse's name and last known home address. You must also send a copy of the following sections of your legal separation agreement or divorce agreement as the case may be: page with the "absolute" date (the date your divorce or legal separation became final), the health insurance provisions, and signature pages. The GIC will send you and your former spouse information about continuing coverage.

For answers to other common questions, including information on the new dependent age 19 to 26 coverage expansion under federal health care reform, see the [Answers to Frequently Asked Questions](#) section of the GIC's website.

Facility Charges – How to Help Avoid These Unexpected Costs

If you visit a doctor at a hospital-based office, be aware that hospitals sometimes charge a facility charge in addition to the physician, x-ray and laboratory charges. These charges can range from \$25 to hundreds of dollars per visit. [Read more...](#)

Website Changes

The state is launching a new website during September and October. As a result of this migration, the look and navigation of the GIC's website will change. The GIC's website address will remain the same: www.mass.gov/gic.

The fall 2011 issue of For Your Benefit includes these topics and more. See the attached link for a copy of the newsletter. Printed copies will be available through the GIC Coordinator in your benefits office mid September.